

Fill in this information to identify the case:

Debtor 1 Louie Augustine Enriquez
 Debtor 2 Rosie Sifuentez Enriquez
 (Spouse, if filing)
 United States Bankruptcy Court for the: Eastern District of California (Modesto)
 Case number 20-90299

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Wells Fargo Bank, N.A.

Court claim no. (if known): _____

Last 4 digits of any number you use to identify the debtor's account: 3912**Date of payment change:**

Must be at least 21 days after date of this notice

04/01/2020**New total payment:**

Principal, interest, and escrow, if any

ForbearanceUniform Claim Identifier: WFCMGF2090299CAE76313912**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
 Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: _____

New escrow payment: _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.
 If a notice is not attached, explain why:

Current interest rate: _____

New interest rate: _____

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No

☒ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Notice of forbearance arrangement based on debtor's(s') request (COVID19)

Current mortgage payment: _____

New mortgage payment: _____

Debtor 1 Louie Augustine Enriquez Case number (if known) 20-90299
 First Name Middle Name Last Name

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ Sheila D Williams

Date 05/06/2020

Signature

Print: Sheila D Williams

Title VP Loan Documentation

First Name Middle Name Last Name

Company Wells Fargo Bank, N.A.

Specific Contact Information:

Address MAC N9286-01Y

P: 800-274-7025

1000 Blue Gentian Road

E: NoticeOfPaymentChangeInquiries@wellsfargo.com

Eagan, MN 55121-7700

The use of Official Form 410S1 and of the electronic filing method for a Notice of Payment Change is being used to provide interested parties with notice of the forbearance arrangement, detailed below. It is only being used due to limitations on existing functionality available to limited users within the Courts' CMECF systems. The use of this form in no way implies that a payment change is occurring or has occurred on the account. This filing does not imply that the provisions of FRBP 3002.1 apply to this filing, nor does the Servicer\Creditor consent to the application of any provisions of FRBP 3002.1 to this filing.

NOTICE OF TEMPORARY FORBEARANCE

Effective Date of Forbearance:	04/01/2020
Number of monthly payments in Forbearance:	3

Wells Fargo Bank, N.A. ("Creditor\Servicer") hereby provides notice that due to a recent financial hardship resulting directly or indirectly from the COVID-19 emergency, the Debtor has requested, and Creditor\Servicer has provided a temporary suspension of mortgage payments. This short-term relief is consistent with the COVID-19 relief available under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

During this short-term relief, all terms and provisions of the mortgage note and security instrument, other than the payment obligations, will remain in full force and effect unless otherwise adjusted by this court or through a loan modification. If full or partial payments continue to be received during the forbearance period, Creditor\Servicer will apply such payment(s) pursuant to standard operating procedures.

During the forbearance period and up to and including the time when that period ends, Creditor\Servicer will work with the Debtor, the Debtor's attorney (if applicable) and the bankruptcy trustee on how to address the suspended payments in the long-term, including obtaining any necessary court consent and approval. NOTE: This Temporary Forbearance does not forgive any indebtedness; it only suspends the date that such indebtedness must be paid.

This Notice does not constitute an amendment or modification to the Debtor's plan of reorganization, and does not relieve the Debtor of the responsibility to amend or modify the plan of reorganization to reflect the forbearance arrangement, if required.

UNITED STATES BANKRUPTCY COURT

Eastern District of California (Modesto)

Chapter 13 No. 20-90299

Judge: Hon. Christopher D. Jaime

In re:

Louie Augustine Enriquez and Rosie Sifuentez
Enriquez

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on or before May 07, 2020, I served a copy of this Notice and all attachments upon each of the entities named below by the court's notice of electronic filing or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid, addressed to each of them as follows:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Louie Augustine Enriquez
Rosie Sifuentez Enriquez
220 Dowitcher Dr.
Patterson, CA 95363

Debtor's Attorney: By CM / ECF Filing:

Lauren Franzella
201 Needham St
Modesto, CA 95354

Trustee: By CM / ECF Filing:

Russell D. Greer
PO Box 3051
Modesto, CA 95353-3051

/s/ John Shelley

InfoEx, LLC
(as authorized agent for Wells Fargo Bank, N.A.)